



HOW RENT IS CALCULATED

SOCIAL HOUSING

This factsheet outlines:

- how Hume Community Housing calculates and reviews your rent, and
- your responsibility to inform us of any changes to your income or household circumstances

Market rent

Hume charges market rent for all the community housing properties it manages. We determine the market rent for our properties using rent data, published quarterly in the Rent and Sales Report from the NSW Department of Communities and Justice. This means the market rent of our properties will be comparable to similar properties on the private rental market.

Your rent subsidy

A Rent Subsidy is provided to eligible social housing customers to make your rent more affordable. The subsidy is the difference between the market rate rent and the rent you pay to Hume. We use your household's gross assessable income to calculate your rent subsidy and the rent you will pay.

In most cases you will pay rent based on 25% of your household's gross assessable income plus 100% of your household's entitlement to Commonwealth Rent Assistance.

The assessment rates for each type of income are set by the NSW Government and vary for different household members.

The table on the right shows the types of income that can be assessed and the current rates applicable.

How do I apply for a rent subsidy?

To apply for a rent subsidy, you need to fill out the Rent Subsidy Application form. You may request an application form by calling us on **1800 004 300** or by emailing us at income@humehousing.com.au.

The form is also available on our website at www.humehousing.com.au.

| INCOME TYPE | RATE |
|---|---|
| Most pensions, benefits and allowances paid by Centrelink and the Department of Veterans' Affairs | 25% for customer, their spouse or live-in partner, irrespective of their age and all other persons living in the household who are aged 21 years or over. |
| Wages, salaries, and work allowances such as overtime, bonuses, shift allowances, and penalty rates | 15% for people living in the household aged 18–20 years (inclusive) who are not the customer, their spouse or live-in partner |
| Income such as regular superannuation, compensation, interest from savings, maintenance, and lump sum payments. | NIL for other household members aged under 18 years who are not the tenant, their spouse or live in partner |
| Family Tax Benefit Parts A & B | 15% |
| Commonwealth Rent Assistance entitlement | 100% |

What if I have no income?

If you or a household member have no income or a very low income, you will be assessed as having an income based on the equivalent Centrelink payment.

The equivalent Centrelink payment is the payment that most closely aligns with your circumstances, even if you do not qualify to receive payments.



HOW RENT IS CALCULATED

SOCIAL HOUSING

Rent reviews

Rent reviews occur every six months for all Hume customers. The reviews ensure that customers receiving a rent subsidy continue to be eligible to receive this subsidy and determine the amount of rent you pay according to your household income.

You will be advised in writing when this review will occur.

What information do I need to provide with my rent subsidy application?

Each Customer is responsible for collecting the income details of household members and providing these details to Hume Housing so that their rent can be assessed

Customers must declare all assessable income and provide proof of the amount received by their spouse/partner and each other member of their household aged 18 years and over.

Examples of acceptable documents to demonstrate proof of income are listed below. Hume may request further documentation or evidence to support the proof of income requirements.

Proof of income documents must be original and must not be more than one month old on the date they are submitted.

Customers who fail to supply income details by the due date for return of the required information will not be eligible for a rent subsidy and they will be required to pay maximum rent.

Proof of Income Documents

Benefits and allowances paid by Centrelink

- ✓ An income statement from Centrelink
- ✓ As provided through the Centrelink Income Confirmation Scheme (ICS)

Benefits and allowances paid by the Department of Veteran's Affairs (DVA)

- ✓ A General Statement of Pension and a Statement of Income and Assets from DVA

Child Support or Maintenance:

- ✓ Documents from Centrelink or Child Support Agency about the amount and frequency of payments made or received,
- ✓ As provided through the Centrelink ICS

Income from bank accounts and investments, trust accounts, and other financial assets

- ✓ A letter from your bank or investment organisation about investment or savings providing details of the amounts
- ✓ As provided through the Centrelink ICS

Overseas Pension

- ✓ A letter or statement from an overseas government detailing the amount and frequency received. The document must be translated into English.
- ✓ As provided through the Centrelink ICS

Self-Employed

- ✓ A profit and loss statement completed by an accountant within the last six months, or
- ✓ An income taxation return for the most recent financial year.

Note: a tax assessment Notice is not acceptable.

Superannuation

- ✓ A letter or statement from the superannuation fund including the payment amount, type, and the payment period start and end dates.

Wages/Salary

- ✓ Payslips or a letter or statement from the employer detailing gross wage, applicable tax, deductions, pay period, and payee details for salary or wages for previous 12 weeks

WorkCover

- ✓ A letter or statement from WorkCover or insurance provider detailing the amount and frequency received



HOW RENT IS CALCULATED

SOCIAL HOUSING

What if my household circumstances change?

If you receive a rent subsidy and there is a change in your household income, or if someone leaves or joins your household, you must advise Hume within **21 days** by completing a new Rent Subsidy Application form.

You must submit proof of income for each household member aged 18 years or over, as well as supporting documentation for the change indicated. Examples of acceptable documents to demonstrate a change in income or household circumstance are shown in the table.

It is important to understand that if you receive a Centrelink income, Centrelink does not tell Hume Housing about any changes to a person's income details, even if you participate in the Income Confirmation Scheme.

When you advise us of a change in household income, we will recalculate your rent. We will write to you to confirm the new rent amount you need to pay.

If you do not advise us of an increase to your household income, we can cancel your rent subsidy and rent charges maybe backdated.

What if I disagree with Hume's decision?

If you believe we have made a wrong decision, you should first discuss your concerns with the Rental Income Team by phoning **1800 004 300**.

Translating and Interpreting Service

If you need assistance with language interpretation, please contact the Translating and Interpreting Service (TIS) on 131 450.

| CHANGE TYPE | DOCUMENTATION |
|--|--|
| Someone moving out | Household member to provide two documents to verify new address. (Lease, Utility Bill, Centrelink Income Statement, Driver's License, Bank Statement, Insurance Papers) |
| Someone moving in or birth of a child | Customer to complete Additional Occupant form. New household member must provide proof of ID (Birth certificate, Medicare card, Driver's License), residency status or citizenship details, and proof of income. |
| Starting work or changing employer | Household member to provide all payslips from start of work until current pay period. |
| Stopping work | Household member to provide separation certificate or letter from employer, and last payslip. |
| Change in someone's work hours | Household member to provide at least four weeks' payslips showing reduced hours. Most recent payslips must be dated within one month of signed Change of Circumstance Rent Subsidy Application. |
| Other change in income or assets | Please check with the Rental Income team. |

Please return your rent subsidy application and supporting documentation to Hume Community Housing:

Email: income@humehousing.com.au

Mail: 5-7 Hamilton Road, Fairfield NSW 2165

Or in person to one of our offices